

Fill in this information to identify the case:

6

Debtor 1 Avis Antoinette MooreDebtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee

Case number 19-21154**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,

Name of creditor: as Trustee of the Tiki Series IV TrustCourt claim no. (if known): 11-1Last 4 digits of any number you use to
identify the debtor's account:8 1 6 0**Date of payment change:**Must be at least 21 days after date 06/01/2020
of this noticeNew total payment: \$ 672.95
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 148.94New escrow payment: \$ 175.00**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Avis Antoinette Moore
First Name Middle Name Last Name

Case number (if known) 19-21154

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date 05/11/2020

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 27, 2020

AVIS A MOORE
 4523 WESTMONT COVE
 MEMPHIS TN 38109

Loan: [REDACTED]

Property Address:
 4523 WESTMONT COVE
 MEMPHIS, TN 38109

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Nov 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | | Current: | Effective Jun 01, 2020: | Escrow Balance Calculation | |
|----------------------------|--|-----------------|--------------------------------|-----------------------------------|--------------|
| Principal & Interest Pmt: | | 497.95 | 497.95 | Due Date: | Apr 01, 2019 |
| Escrow Payment: | | 148.94 | 175.00 | Escrow Balance: | (1,575.98) |
| Other Funds Payment: | | 0.00 | 0.00 | Anticipated Pmts to Escrow: | 2,085.16 |
| Assistance Payment (-): | | 0.00 | 0.00 | Anticipated Pmts from Escrow (-): | 112.10 |
| Reserve Acct Payment: | | 0.00 | 0.00 | | |
| Total Payment: | | \$646.89 | \$672.95 | Anticipated Escrow Balance: | \$397.08 |

| Date | Payments to Escrow | | Payments From Escrow | | | Escrow Balance | |
|-------------|---------------------------|---------------|-----------------------------|--------------------------|--------------------|-----------------------|---------------|
| | Anticipated | Actual | Anticipated | Actual | Description | Required | Actual |
| Nov 2019 | | | 797.85 | * County Tax | | 0.00 | (1,323.43) |
| Dec 2019 | 173.49 | | * | | | 0.00 | (2,121.28) |
| Jan 2020 | 346.98 | | * | | | 0.00 | (1,947.79) |
| Jan 2020 | 173.49 | | * | | | 0.00 | (1,600.81) |
| Jan 2020 | | | 153.66 | * Forced Place Insur | | 0.00 | (1,427.32) |
| Feb 2020 | 173.49 | | * | | | 0.00 | (1,580.98) |
| Feb 2020 | | | 56.39 | * Forced Place Insur | | 0.00 | (1,407.49) |
| Mar 2020 | | | 56.05 | * Forced Place Insur | | 0.00 | (1,463.88) |
| Apr 2020 | | | 56.05 | * Forced Place Insur | | 0.00 | (1,519.93) |
| Apr 2020 | | | | Anticipated Transactions | | 0.00 | (1,575.98) |
| Apr 2020 | 1,936.22 | | 56.05 | Forced Place Insur | | | 304.19 |
| May 2020 | 148.94 | | 56.05 | Forced Place Insur | | | 397.08 |
| | \$0.00 | \$2,952.61 | \$0.00 | \$1,232.10 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 27, 2020

AVIS A MOORE

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|-------------|-----------------------------|-------------------------|--------------------|-----------------------|-----------------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | 397.08 | 951.65 |
| Jun 2020 | 175.00 | 56.05 | Forced Place Insur | 516.03 | 1,070.60 |
| Jul 2020 | 175.00 | 56.05 | Forced Place Insur | 634.98 | 1,189.55 |
| Aug 2020 | 175.00 | 629.59 | City/Town Tax | 180.39 | 734.96 |
| Aug 2020 | | 56.05 | Forced Place Insur | 124.34 | 678.91 |
| Sep 2020 | 175.00 | 56.05 | Forced Place Insur | 243.29 | 797.86 |
| Oct 2020 | 175.00 | 56.05 | Forced Place Insur | 362.24 | 916.81 |
| Nov 2020 | 175.00 | 797.85 | County Tax | (260.61) | 293.96 |
| Nov 2020 | | 56.05 | Forced Place Insur | (316.66) | 237.91 |
| Dec 2020 | 175.00 | 56.05 | Forced Place Insur | (197.71) | 356.86 |
| Jan 2021 | 175.00 | 56.05 | Forced Place Insur | (78.76) | 475.81 |
| Feb 2021 | 175.00 | 56.05 | Forced Place Insur | 40.19 | 594.76 |
| Mar 2021 | 175.00 | 56.05 | Forced Place Insur | 159.14 | 713.71 |
| Apr 2021 | 175.00 | 56.05 | Forced Place Insur | 278.09 | 832.66 |
| May 2021 | 175.00 | 56.05 | Forced Place Insur | 397.04 | 951.61 |
| | <hr/> \$2,100.00 | <hr/> \$2,100.04 | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 237.91. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 350.01 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 397.08. Your starting balance (escrow balance required) according to this analysis should be \$951.65. This means you have a shortage of 554.57. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 2,100.04. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 175.00 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$175.00</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION**

In Re: Case No. 19-21154

Avis Antoinette Moore Chapter 13

Debtor. Judge Paulette J. Delk

CERTIFICATE OF SERVICE

I certify that on May 11, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Steven F. Bilsky, Debtor's Counsel
sfblaw@aol.com

George W. Stevenson, Chapter 13 Trustee
ch13gws@gmail.com

Office of the United States Trustee
ustpregion08.me.ecf@usdoj.gov

I further certify that on May 11, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Avis Anoinette Moore, Debtor
4523 Westmont Cove
Memphis, TN 38109

Dated: May 11, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com